

Information to identify the case:

Debtor 1	<u>Elizabeth Galas</u>	Social Security number or ITIN	xxx-xx-1972
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 10-35336-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth Galas

2/28/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Elizabeth Galas
DebtorCase No. 10-35336-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 47

Date Rcvd: Feb 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2017.

db Elizabeth Galas, 5 Darby Circle, Eastampton, NJ 08060
 511096682 +Business Card (Bank Of America), P.O. Box 15710, Wilmington, DE 19850-5710
 511096686 +Chase Home Finance (1st Mortgage), P.O. Box 44118, Jacksonville, FL 32231-4118
 511096688 +Diagnostic Pathology Consultants PC, P.O. Box 60100, Charlestown, SC 29419-0100
 511963360 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane, Monroe, LA 71203
 511164152 +PNC Bank, 2730 Liberty Ave., Pittsburgh, PA 15222-4747
 511096693 +PNC Bank (2nd mortgage), P.O. Box 747032, Pittsburgh, PA 15274-7032
 511096695 +South Jersey Emergency Physician, P.O. Box 416052, Boston, MA 02241-6052
 511096697 Virtua Health Memorial, P.O. Box 7013, Bellmawr, NJ 08099
 511096698 +World Points/FIA Card Services, P.O. Box 15019, Wilmington, DE 19886-5019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 28 2017 23:10:20 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 28 2017 23:10:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 511465812 EDI: AIS.COM Feb 28 2017 22:53:00 American Infosource Lp As Agent for, Virtua Health, PO Box 248838, Oklahoma City, OK 73124-8838
 511096681 +EDI: BANKAMER.COM Feb 28 2017 22:53:00 Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019
 511409163 +EDI: OPHSUBSID.COM Feb 28 2017 22:53:00 CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 511096687 EDI: CITICORP.COM Feb 28 2017 22:53:00 CitiCards, P.O. Box 182564, Columbus, OH 43218
 511096680 EDI: CITICORP.COM Feb 28 2017 22:53:00 AT&T Universal Card, P.O. Box 182564, Columbus, OH 43218
 511641367 +EDI: OPHSUBSID.COM Feb 28 2017 22:53:00 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 511096683 +EDI: CAPITALONE.COM Feb 28 2017 22:53:00 Capital One Bank NA, P.O. Box 71083, Charlotte, NC 28272-1083
 511096684 +EDI: TSYS2.COM Feb 28 2017 22:53:00 Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
 511096685 +EDI: CHASE.COM Feb 28 2017 22:53:00 Cardmember Service (Chase), P.O. Box 15153, Wilmington, DE 19886-5153
 511219904 EDI: CHASE.COM Feb 28 2017 22:53:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 511132357 +EDI: TSYS2.COM Feb 28 2017 22:53:00 Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 511122839 +EDI: BANKAMER.COM Feb 28 2017 22:53:00 Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
 511871403 +EDI: OPHSUBSID.COM Feb 28 2017 22:53:00 GCG Excalibur, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 511096689 +EDI: RMSC.COM Feb 28 2017 22:53:00 GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
 511522006 EDI: RMSC.COM Feb 28 2017 22:53:00 GE Money Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 511539939 EDI: RMSC.COM Feb 28 2017 22:53:00 GE Money Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 511096690 +EDI: CHASE.COM Feb 28 2017 22:53:00 JP Morgan Chase Bank, P.O. Box 260180, Baton Rouge, LA 70826-0180
 511096691 +EDI: RMSC.COM Feb 28 2017 22:53:00 Lowe/GEMB, P.O. Box 530914, Atlanta, GA 30353-0914
 511096692 +EDI: TSYS2.COM Feb 28 2017 22:53:00 Macy's, P.O. Box 183083, Columbus, OH 43218-3083
 513574229 EDI: AIS.COM Feb 28 2017 22:53:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
 512026232 EDI: PRA.COM Feb 28 2017 22:53:00 Portfolio Recovery Associates, LLC., P.O. Box 41067, Norfolk, VA 23541
 511416424 +EDI: PRA.COM Feb 28 2017 22:53:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Sears Premier Card, POB 41067, Norfolk VA 23541-1067
 511419103 +EDI: PRA.COM Feb 28 2017 22:53:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541-1067
 511462455 +EDI: PRA.COM Feb 28 2017 22:53:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Chase Bank USA, N.A., POB 41067, Norfolk VA 23541-1067
 511331040 +EDI: PRA.COM Feb 28 2017 22:53:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Lowes, POB 41067, Norfolk VA 23541-1067
 513539326 EDI: RECOVERYCORP.COM Feb 28 2017 22:53:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
 513539327 EDI: RECOVERYCORP.COM Feb 28 2017 22:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 511096694 +EDI: SEARS.COM Feb 28 2017 22:53:00 Sears, P.O. Box 183082, Columbus, OH 43218-3082

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 47

Date Rcvd: Feb 28, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511162495 +E-mail/Text: bncmail@w-legal.com Feb 28 2017 23:10:27 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
511096696 +EDI: WTRRNANK.COM Feb 28 2017 22:53:00 Target National Bank, P.O. Box 59317,
Minneapolis, MN 55459-0317
513772494 +EDI: OPHSUBSID.COM Feb 28 2017 22:53:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
511480594 EDI: ECAST.COM Feb 28 2017 22:53:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262
511385296 EDI: ECAST.COM Feb 28 2017 22:53:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA successor by merger to, Washington Mutual, POB 29262, New York NY 10087-9262
511452254 EDI: ECAST.COM Feb 28 2017 22:53:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA, POB 29262, New York NY 10087-9262
511452256 EDI: ECAST.COM Feb 28 2017 22:53:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

511209130 Wells Fargo Bank, N.A. as Trustee of WaMu Mortgage
cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
511482956* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
513811276* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
513811277* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A. as Trustee of WaMu Mortgage
Pass-Through Certificates, Series 2005-PR4 bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. as Trustee of WaMu Mortgage
Pass-Through Certificates, Series 2005-PR4 jackerman@zuckergoldberg.com
Theodore M. Costa on behalf of Debtor Elizabeth Galas tedcosta.lawyer@gmail.com,
libertas1212@yahoo.com

TOTAL: 6